

GIRL HOLDS 500 REWARD RIBBONS

Miss Becky Lanier Has Won Unique Number of Riding Trophies in Events.

NEW YORK, Nov. 5.—Miss Becky Lanier, daughter of Mr. and Mrs. Charles D. Lanier of New York and Greenwich, Conn., has

been thrilling thousands of people at horse shows since she was 10 years old. She has won nearly 500 prize ribbons and more than 60 trophies.

Miss Lanier began riding when she was five years old, on a small family riding horse, pottering about the fields for hours. No one paid any attention to her enthusiasm until a couple of years later when she wanted to ride on the roads, and on account of the motor traffic her father hired a second horse for an escort to go with her. Although her mount was not a jumping horse, she at once began to pop it over little

fences. By the time she was nine years old she was a real hunter, following the hounds with her father over the eight or ten miles of galloping, scrambling and jumping, taking 40 to 60 fences in a run.

First Prize When Nine.

Her first appearance in the show ring was at Stamford, Conn., when she was nine years old. She won the cup there for small horse jumpers. The same autumn she took her 100 jumpers to the Piping Rock horse show to compete in the class for hunters to be ridden over the jump by boys or girls of 16 years and under. She won the cup and got a ribbon with her second mount. She has entered this class at Piping Rock four times and won it each time, the last three years with her favorite horse, "Bolling."

The following year she was at the Washington horse show and rode in several events. She took one horse new to the show ring over 56 jumps without knocking down a bar. Later the same spring she took her thoroughbred mare, "Becky," named after herself, to the Devon show and won her first important grown-up trophy. That year, she rode her hunters over the jumps at the National horse show and those at Westchester, Brockton, Piping Rock, Mineola and elsewhere, making a good start on that collection of trophies that clutters up her horse room today.

Prize in Every Event.

Her most serious accident came that year, riding the big thoroughbred, "Down East." She tried to pull her mount off a jump after he had set his head for it. She was not strong enough, and the horse hit the fence and fell on the other side. Becky was unconscious for an hour and a half and did not speak for 24 hours. As soon as she was able to be out she went riding with her father.

and on the way home went over some fences to show that everything was all right.

At the last National horse show she rode three horses, "Bolling," "Down East" and "Silver Crest," of the 14 classes for hunters she won 10, and she got second or third in others.

What pleased her most was winning the heavy weight hunter class with her favorite horse, "Bolling," a 17-hand hunter, with whom she has won nearly 100 ribbons, eight championships and 28 cups. The first year Becky rode him, when she was 12 years old, "Bolling" won more firsts than any other American hunter. Miss Lanier says she likes this gigantic beast better than any other horse "because he has so much sense." She can always depend on him.

Business Indexes

By LEONARD P. BENNETT.

Despite continued ease of the monetary situation the general reduction in commercial interest rates, for which business is hoping, has not yet materialized. There has been some flow of money from New York to the interior, and since the beginning of the year the cost of money has been too low at times to hold bank funds deposited at the nation's money center for investment on call.

Symptomatic of improvement is the federal reserve ratio's advance to 70 per cent. The gold reserve of the New York Reserve bank recently passed \$1,000,000,000 for the first time in its history. A slow reduction in paper currency is noted in almost all important countries except Germany and Russia. The federal reserve note circulation has declined nearly \$1,000,000,000 from the post-war high point. British currency and, with the exception of a week or two, French currency is outstanding in less volume than at any time since the armistice.

The underlying strength of sterling is gratifying. Not long since it reached its highest point since 1912. The German mark is chronically weak, and although it will doubtless strengthen at intervals now that immediate reparations payments have been provided for, financial experts make head to forecast basic change. The ways and means committee has acted favorably on a measure to facilitate refunding the foreign debt to the United States. The refunding program will have considerable influence on the course of foreign exchange rates, and will not the uncertainty arising from the presence of a large floating indebtedness on a somewhat doubtful status.

Semi-annual dividends on the first days of January and July each year. Shares \$100 each. Callable at \$102 and accrued dividends on any dividend date on and after January 1st, 1922. Stock dated July 1st, 1921.

Call or address main office or see Merchants National Bank, South Bend.

License No. 235.

Acme Manufacturing Co.

South Bend, Ind.

—Adv.

Bargains of All Kinds are Found Here Today

SOUTH BEND NEWS-TIMES CLASSIFIED ADVERTISING

CLASSIFIED RATES
One insertion (Per line) Charge 134
Three consecutive insertions Charge 122
Seven consecutive insertions Charge 110
All charge ad paid for within 30 days from the first insertion allowed cash rate.

SPECIAL LOW RATES TO LONG TERM ADVERTISERS
Count an average of six words to a line for small type.
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No ads received after 8 p. m. for the morning edition or after 9:30 a. m. for the evening edition. No ads accepted after 8 p. m. Saturday evenings for the Sunday edition.
Misclassification not permitted.
PHONE MAIN 2100
Ad writing service provided without charge. Will correct the error within 24 hours after the first publication of the ad. For the benefit of all advertisers, printing the best results certain standard ad styles must be adhered to, excepted being made in "classified display." No cuts or heavy black type permitted on the classified page.

A BEACHCOMBER.
An odd industry has grown at Coney Island. Many a rich prize is found by "beachcombers" after autumn winds drive the bathers away. With shovel and screen they sift the sands in search of money and jewelry.

HE HAD NO GUN.
Frank Haveranck was driving a mail truck down Broadway in New York. It contained registered mail valued at \$1,000,000. Bandits got it. Frank wasn't armed although Postmaster Hays ordered guns for postal protection.

POLICE DETECTIVE.
This police dog found the revolver dropped by a fugitive at the end of a 400-yard trail. Field trials were held at West Orange, N. J., to train dogs for police work.

THEY DENY IT.
Miss Anne Morgan, sister of the well-known J. P., says she isn't going to marry Myron T. Herrick, ambassador to France. He denies the rumor, too. This picture merely shows they are acquainted.

Open roofed observation cars may be installed on the electrified lines of a western railroad.

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ANNOUNCEMENTS

Cards of Thanks
NOLAN, NAOMI—We wish to extend our thanks to the relatives and friends for the beautiful floral offerings and the kindness shown during the recent illness and death of our beloved wife and mother.

Funeral Directors
DISORDER AND CONFUSION are most apparent at a funeral service; an experienced director must be called. Dignity on such an occasion. I have had thirty years' experience. Nelson Jones, funeral director, Wayne and St. Joseph, Lincoln 2219.

Lodge Notices
ST. JOSEPH COURT—No. 9, T. B. H. will give a dance Tuesday night in Boyer hall.

Personals
AN ELDERLY LADY would like to correspond with an elderly widower. Address 220, News-Times.

SAVE MONEY—We buy anything you want at New York's lowest prices. Send list of wants. Romly Purchasing Agency, 180 Gates Ave., Brooklyn, N. Y.

MIN—For vigorous development use remarkable Vital Power Vacuum Developer. Information free. Box 6214, Springfield, Ill.

Lost and Found
LOST—Grey squirrel neckpiece, Friday a. m. in Milwaukee. Finder please call Main 2262.

LOST, BLACK AND TAN HOUND PUP, between Division and Norwich. Return 2008 Linden av.

GOLD MESH HAT—Lost at the Country club last night. Finder please return to News-Times office and receive reward.

LOST, BOSTON TERRIER, brindle and white, white collar, white collar, had harness on, about 6 pounds, name Pierre. Reward Cunningham, 209 W. Jefferson, Main 629.

LOST, LICENSE PLATE NO. 514011 Ind. also lost light between South Bend and North Liberty. Finder notify News-Times Classified dept.

FOX TERRIER PUP—Finder please call Lincoln 1046.

PORTOISE SHELL RIMMED GLASS, 28, on Lafayette between LaSalle and Wayne at. Reward, 213 1/2 N. Lafayette St.

JOHNSTON BROTHER FOUND—May be had for identifying and paying for this advertisement, 810 N. Francis st.

LOST—German police dog, Name is Boy, Call Main 1427, Reward.

AUTOMOBILES

Automobiles for Sale
LOOK HERE!
Several Ford in fine condition, from \$75.00 and up; lots of other good cars; E-Z terms. Phone Lincoln 8388. The Auto Market, 402 Pennsylvania av.

FACTORY BUILT FORD RACER for sale or exchange. Wire wheels; good condition. Consider Ford sedan or any regular Ford or a vacant lot. Will give or take difference. 412 Lincoln way W.

AUBURN BEAUTY SIX—For rental riding. Demonstration any time. Call Main 2262. Wm. Derrill, agent, 330 E. Main st.

USED CARS—1914 4-90 sedan, slightly used. 1914 4-90 touring, slightly used. 1914 4-90 coupe. Several Ford touring cars which we must sell at reduced prices to make room. Beattie Auto Sales Co. (Home of the Chevrolet), 342 Lincoln way W. Main 714.

AUTOMOBILES

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THINK THIS OVER!

Some people, who keep track of the improving general conditions over the country, are already becoming alive to the fact that the better grade of used cars are going to cost them more next spring than they can buy them for right today.

Why isn't it the part of wisdom then to pick out your car now, make the initial payment, be paying so much on it every month, thereby having some money that you wouldn't otherwise have, and take the car out in the spring if you don't want to drive this winter. There will be no charge for the winter storage.

We can sell you a Ford, Chevrolet, Oakland, Oldsmobile, Reo, Auburn and Buick 4's and 6's, all in the very best of condition in accordance with our sound theory of selling only used cars that will make fast friends for us.

Twentieth Century Garage, 121 South Lafayette Blvd. Ask for Mr. Beale. Phone, Main 530.

FORDS—1920 Roadster with starter; 1920 Touring with starter; 1921 Coupe with starter; 1921 Sedan with starter; 1920 one-ton Truck. W. R. Hinkle, Inc., 223 N. Lafayette Blvd.

MUST SELL—1919 Marmon 7 passenger touring car at once. This car is in A-1 condition. Come and make an offer. Car located at Dixie Highway garage, 751 North Michigan st., or 921 S. Lafayette st.

PUBLIC SALE—Running one week—Fords, Studebakers, Buick, Crow-Elkhart; first class condition; for unpaid balance owing. Cars at 744 S. Main st. Very liberal terms. Associates Investment Co., 316 Farmers Trust Bldg.

DETROIT ELECTRIC, in fine condition. Call at 427 E. Howard st.

BUICK—Automobile. Twentieth Century Garage. Phone Main 530. Ask for Mr. Beale.

1920 CHEVROLET SEDAN—In good condition; only \$495. For information call 1511 High st.

WILLYS-KNIGHT—Touring. Improves with use. \$1,625.00 delivered. 222 N. Michigan st.

BIG SALE USED CARS—All kinds—all prices. South Bend Auto Exchange, H. G. Woolworth, Prop., 532-534 S. Michigan st. Under the big tent.

GOOD USED CARS—1921 4-90 sedan, slightly used. 1921 4-90 touring, slightly used. 1920 Ford coupe. Several Ford touring cars which we must sell at reduced prices to make room.

Beattie Auto Sales Co. (Home of the Chevrolet), 342 Lincoln way W. Main 714.

THESE ARE REAL BARGAINS—BUICK LIGHT SIX—This car is the biggest bargain in town. Five good tires. It will pay you to see this car. Terms. 1920 NASH TOURING—This car is like new. For sale or trade. Terms. WHY DON'T YOU trade your open car for a good sedan? We have several good used sedans for sale or trade at the right price. Terms.

NASH—Sport model, 1920 model. This car is in A-1 condition. All good tires and many extras. Terms. CHEVROLET—Four-cylinder touring car. Good tires. Has bumper and spotlight. \$450 takes it. MITCHELL TOURING—1919 model. Looks like new. All new tires. One extra tire. Has bumper and spotlight and bumper. Runs like a new car. \$400 takes it. Terms if desired.

R. F. Ferman, owner of South Bend Motor Car Company, 100-10 Lincoln way E.

WE ARE VACATING THE PREMISES OCCUPIED BY OUR USED CAR DEPARTMENT AT 267 EAST JEFFERSON BLVD. BEFORE MOVING OUT WE WOULD LIKE TO REDUCE OUR STOCK OF CARS. FOR THIS REASON WE HAVE DECIDED TO OFFER AT ROCK BOTTOM PRICES THE FOLLOWING CARS:

1918 Franklin Sedan
1918 Franklin Touring Car
1917 Franklin Roadster
1920 Dodge Coupe
1919 Dodge Touring Car
1919 Studebaker Touring Car
1919 Buick Touring Car
1917 Hudson Touring Car

TERMS—To responsible parties FRANKLIN-MARION COMPANY USED CAR DEPARTMENT 267 E. JEFFERSON BLVD. OPEN EVENINGS AND SUNDAYS TELEPHONE MAIN 4242

FORD TOURING—Looks very good. New tires. \$115 cash. Call Lincoln 7295 or 2105 S. Mich.

1920 DODGE COUPE like new, will exchange for city lot. Northeast or Southeast side.

FORD TOURING—Excellent condition, equipped with Haxler shock absorbers. Dodge touring—looks like new. Make me an offer. Car can be seen at Dixie Highway Garage, 751 South Michigan st., or 921 S. Lafayette. Ask for Mr. A. O. Swanson, George Cutter Co. Plant.

MUST SELL 1919 MARMON—Seven passenger touring car at once. This car is in A-1 condition; come and make me an offer. Car can be seen at Dixie Highway Garage, 751 South Michigan st., or 921 S. Lafayette. Ask for Mr. A. O. Swanson, George Cutter Co. Plant.

ONE DODGE—Three Chevrolet 490's; 1 Overland touring; 1 Overland roadster; 2 Buick; 2 Ford touring. Nikant Auto Sales Co., 110 E. Tull. Lincoln 2240.

WE WILL you in any time from any place, day or night. Store your car with us for the winter. Deal storage. \$1.00 per month. Central Garage, 116 E. Center st. Main 430.

AUTOMOBILES

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HARLEY DAVIDSON—Rebuilt motor cycle and side cars, \$500 and up. Special payment plan. \$50 down, balance weekly payments. Hagadorn & Webster, 216-22 E. Jefferson Blvd.

BICYCLE TIRES VULCANIZED—Only shop in town doing this work. Alderson's Tire Shop, 407 W. South st.

MOTORCYCLE BARGAINS—1920 Indian and side cars, \$500 and up. 1 Johnson Motor Wheel. Grove's Cycle Shop, 226 W. Washington st.

Automobile Accessories
A GOOD 3,000 mile tire, size 20x3 1/2, for \$10.50; Flak cord, 33x3, \$25; also some bargain in used tires. Stinson Tire Hospital, 200 E. Jefferson Blvd.

BATTERY AND IGNITION SERVICE—Best in city. Guaranteed "Colony" expert work at moderate prices. Storer Battery Co., Cor. Lafayette and Washington.

WE MAKE A SPECIALTY—In overhaul, tapping, overhauled pistons and rings done over. Lafayette Garage, 921 S. Lafayette st. Main 2745.

BLANKETS AND ROBES
FAN BELTS
CYLINDER HEAD GASKETS
ALL FORD
REPLACEMENT PARTS
PISTONS AND RINGS
REAR AXLES
BUSHINGS
SEKID CHAINS
HEATERS
BROWN'S MOTOR SUPPLY CO.
117 E. JEFFERSON BLVD.

CARS WASHED—And repaired. Satisfaction guaranteed. Car wash, removed, 80 per cent. Davis Garage, 415 S. Lafayette.

SELF TIRES—All sizes and makes. Economy Tire Shop, 730 W. Division. TIRES—33x3, \$10.00; 33x3 1/2, \$12.50; 33x4, \$14.00; 33x4 1/2, \$16.00; 33x5, \$18.00; 33x5 1/2, \$20.00; 33x6, \$22.00; 33x6 1/2, \$24.00; 33x7, \$26.00; 33x7 1/2, \$28.00; 33x8, \$30.00; 33x8 1/2, \$32.00; 33x9, \$34.00; 33x9 1/2, \$36.00; 33x10, \$38.00; 33x10 1/2, \$40.00; 33x11, \$42.00; 33x11 1/2, \$44.00; 33x12, \$46.00; 33x12 1/2, \$48.00; 33x13, \$50.00; 33x13 1/2, \$52.00; 33x14, \$54.00; 33x14 1/2, \$56.00; 33x15, \$58.00; 33x15 1/2, \$60.00; 33x16, \$62.00; 33x16 1/2, \$64.00; 33x17, \$66.00; 33x17 1/2, \$68.00; 33x18, \$70.00; 33x18 1/2, \$72.00; 33x19, \$74.00; 33x19 1/2, \$76.00; 33x20, \$78.00; 33x20 1/2, \$80.00; 33x21, \$82.00; 33x21 1/2, \$84.00; 33x22, \$86.00; 33x22 1/2, \$88.00; 33x23, \$90.00; 33x23 1/2, \$92.00; 33x24, \$94.00; 33x24 1/2, \$96.00; 33x25, \$98.00; 33x25 1/2, \$100.00; 33x26, \$102.00; 33x26 1/2, \$104.00; 33x27, \$106.00; 33x27 1/2, \$108.00; 33x28, \$110.00; 33x28 1/2, \$112.00; 33x29, \$114.00; 33x29 1/2, \$116.00; 33x30, \$118.00; 33x30 1/2, \$120.00; 33x31, \$122.00; 33x31 1/2, \$124.00; 33x32, \$126.00; 33x32 1/2, \$128.00; 33x33, \$130.00; 33x33 1/2, \$132.00; 33x34, \$134.00; 33x34 1/2, \$136.00; 33x35, \$138.00; 33x35 1/2, \$140.00; 33x36, \$142.00; 33x36 1/2, \$144.00; 33x37, \$146.00; 33x37 1/2, \$148.00; 33x38, \$150.00; 33x38 1/2, \$152.00; 33x39, \$154.00; 33x39 1/2, \$156.00; 33x40, \$158.00; 33x40 1/2, \$160.00; 33x41, \$162.00; 33x41 1/2, \$164.00; 33x42, \$166.00; 33x42 1/2, \$168.00; 33x43, \$170.00; 33x43 1/2, \$172.00; 33x44, \$174.00; 33x44 1/2, \$176.00; 33x45, \$178.00; 33x45 1/2, \$180.00; 33x46, \$182.00; 33x46 1/2, \$184.00; 33x47, \$186.00; 33x47 1/2, \$188.00; 33x48, \$190.00; 33x48 1/2, \$192.00; 33x49, \$194.00; 33x49 1/2, \$196.00; 33x50, \$198.00; 33x50 1/2, \$200.00; 33x51, \$202.00; 33x51 1/2, \$204.00; 33x52, \$206.00; 33x52 1/2, \$208.00; 33x53, \$210.00; 33x53 1/2, \$212.00; 33x54, \$214.00; 33x54 1/2, \$216.00; 33x55, \$218.00; 33x55 1/2, \$220.00; 33x56, \$222.00; 33x56 1/2, \$224.00; 33x57, \$226.00; 33x57 1/2, \$228.00; 33x58, \$230.00; 33x58 1/2, \$232.00; 33x59, \$234.00; 33x59 1/2, \$236.00; 33x60, \$238.00; 33x60 1/2, \$240.00; 33x61, \$242.00; 33x61 1/2, \$244.00; 33x62, \$246.00; 33x62 1/2, \$248.00; 33x63, \$250.00; 33x63 1/2, \$252.00; 33x64, \$254.00; 33x64 1/2, \$256.00; 33x65, \$258.00; 33x65 1/2, \$260.00; 33x66, \$262.00; 33x66 1/2, \$264.00; 33x67, \$266.00; 33x67 1/2, \$268.00; 33x68, \$270.00; 33x68 1/2, \$272.00; 33x69, \$274.00; 33x69 1/2, \$276.00; 33x70, \$278.00; 33x70 1/2, \$280.00; 33x71, \$282.00; 33x71 1/2, \$284.00; 33x72, \$286.00; 33x72 1/2, \$288.00; 33x73, \$290.00; 33x73 1/2, \$292.00; 33x74, \$294.00; 33x74 1/2, \$296.00; 33x75, \$298.00; 33x75 1/2, \$300.00; 33x76, \$302.00; 33x76 1/2, \$304.00; 33x77, \$306.00; 33x77 1/2, \$308.00; 33x78, \$310.00; 33x78 1/2, \$312.00; 33x79, \$314.00; 33x79 1/2, \$316.00; 33x80, \$318.00; 33x80 1/2, \$320.00; 33x81, \$322.00; 33x81 1/2, \$324.00; 33x82, \$326.00; 33x82 1/2, \$328.00; 33x83, \$330.00; 33x83 1/2, \$332.00; 33x84, \$334.00; 33x84 1/2, \$336.00; 33x85, \$338.00; 33x85 1/2, \$340.00; 33x86, \$342.00; 33x86 1/2, \$344.00; 33x87, \$346.00; 33x87 1/2, \$348.00; 33x88, \$350.00; 33x88 1/2, \$352.00; 33x89, \$354.00; 33x89 1/2, \$356.00; 33x90, \$358.00; 33x90 1/2, \$360.00; 33x91, \$362.00; 33x91 1/2, \$364.00; 33x92, \$366.00; 33x92 1/2, \$368.00; 33x93, \$370.00; 33x93 1/2, \$372.00; 33x94, \$374.00; 33x94 1/2, \$376.00; 33x95, \$378.00; 33x95 1/2, \$380.00; 33x96, \$382.00; 33x96 1/2, \$384.00; 33x97, \$386.00; 33x97 1/2, \$388.00; 33x98, \$390.00; 33x98 1/2, \$392.00; 33x99, \$394.00; 33x99 1/2, \$396.00; 33x100, \$398.00; 33x100 1/2, \$400.00; 33x101, \$402.00; 33x101